

DOE BAER

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

- - - - - x

UNITED STATES OF AMERICA :

INDICTMENT

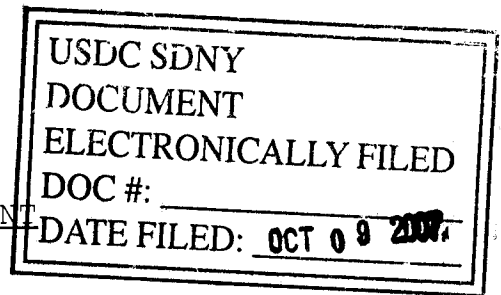
- v. -

07 Cr.

ABEBA McCRAY,

Defendant.

- - - - - x



07 CRIM 940

COUNT ONE

(Conspiracy To Commit Bank Fraud)

The Grand Jury charges:

1. From in or about August 2005, up to and including in or about February 2006, in the Southern District of New York and elsewhere, ABEBA McCRAY, the defendant, and others known and unknown, unlawfully, willfully, and knowingly, did combine, conspire, confederate, and agree together and with each other to violate Title 18, United States Code, Section 1344.

2. It was a part and an object of the conspiracy that ABEBA McCRAY, the defendant, unlawfully, willfully, and knowingly would and did execute and attempt to execute a scheme and artifice to defraud a financial institution, the deposits of which were then insured by the Federal Deposit Insurance Corporation, and to obtain monies, funds, credits, assets, securities, and property owned by, and under the custody and control of, such financial institution, by means of false and fraudulent pretenses, representations, and promises.

3. In furtherance of the conspiracy and to effect the illegal object thereof, the following overt acts, among others, were committed in the Southern District of New York and elsewhere:

a. On or about September 22, 2005, ABEBA McCRAY, the defendant, directed the transfer of \$3,429.00 from a bank account with JP Morgan Chase, located in the Southern District of New York, to ACS Express Pay.

b. On or about October 26, 2005, McCRAY directed the transfer of \$510.00 from a bank account with JP Morgan Chase, located in the Southern District of New York, to Michigan's 36th District Court.

c. On or about October 26, 2005, McCRAY directed the transfer of \$563.00 from a bank account with JP Morgan Chase, located in the Southern District of New York, to Michigan's 36th District Court.

d. On or about November 17, 2005, McCRAY directed the transfer of \$1,287.72 from a bank account with JP Morgan Chase, located in the Southern District of New York, to Asset Acceptance LLC.

e. On or about November 17, 2005, McCRAY directed the transfer of \$1,467.27 from a bank account with JP Morgan Chase, located in the Southern District of New York, to Asset Acceptance LLC.

f. On or about January 4, 2006, McCRAY directed the transfer of \$303.76 from a bank account with JP Morgan Chase,

located in the Southern District of New York, to Nextel Communications.

(Title 18, United States Code, Section 1349.)

COUNT TWO

(Bank Fraud)

The Grand Jury further charges:

4. From in or about August 2005, up to and including in or about February 2006, in the Southern District of New York and elsewhere, ABEBA McCRAY, the defendant, unlawfully, willfully, and knowingly, did execute and attempt to execute a scheme and artifice to defraud a financial institution, the deposits of which were then insured by the Federal Deposit Insurance Corporation, and to obtain moneys, funds, credits, assets, and other property owned by, and under the custody and control of, such financial institution, by means of false and fraudulent pretenses, representations, and promises, to wit, McCRAY transferred funds from a bank account with JP Morgan Chase, to which McCRAY was not entitled, to make various payments on behalf of herself and on behalf of other individuals.

(Title 18, United States Codes, Sections 1344 and 2.)

COUNT THREE

(Wire Fraud)

The Grand Jury further charges:

5. In or about September 2005, in the Southern District of New York and elsewhere, ABEBA McCRAY, the defendant, unlawfully, willfully, and knowingly, having devised and

intending to devise a scheme and artifice to defraud, and for obtaining money and property by means of false and fraudulent pretenses, representations, and promises, did transmit and cause to be transmitted by means of wire communication in interstate and foreign commerce, writings, signs, signals, pictures, and sounds for the purpose of executing such scheme and artifice, to wit, on or about September 21, 2005, McCRAY directed the transfer, via wire, of \$13,562.94, to which McCRAY was not entitled, from a bank account with JP Morgan Chase to the United States Department of Education, to pay McCRAY's debts.

(Title 18, United States Code, Sections 1343 and 2.)

COUNT FOUR

(Wire Fraud)

The Grand Jury further charges:

6. In or about September 2005, in the Southern District of New York and elsewhere, ABEBA McCRAY, the defendant, unlawfully, willfully, and knowingly, having devised and intending to devise a scheme and artifice to defraud, and for obtaining money and property by means of false and fraudulent pretenses, representations, and promises, did transmit and cause to be transmitted by means of wire communication in interstate and foreign commerce, writings, signs, signals, pictures, and sounds for the purpose of executing such scheme and artifice, to wit, on or about September 22, 2005, McCRAY directed the transfer, via wire, of \$3,429.00, to which McCRAY was not entitled, from a bank account with JP Morgan Chase to ACS Express

Pay, to pay McCRAY's debts.

(Title 18, United States Code, Sections 1343 and 2.)

COUNT FIVE

(Wire Fraud)

The Grand Jury further charges:

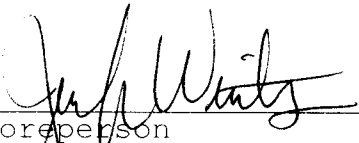
7. In or about September 2005, in the Southern District of New York and elsewhere, ABEBA McCRAY, the defendant, unlawfully, willfully, and knowingly, having devised and intending to devise a scheme and artifice to defraud, and for obtaining money and property by means of false and fraudulent pretenses, representations, and promises, did transmit and cause to be transmitted by means of wire communication in interstate and foreign commerce, writings, signs, signals, pictures, and sounds for the purpose of executing such scheme and artifice, to wit, on or about September 28, 2005, McCRAY directed the transfer, via wire, of \$14,918.86, to which McCRAY was not entitled, from a bank account with JP Morgan Chase to Nelnet, Inc., to pay McCRAY's debts.

(Title 18, United States Code, Sections 1343 and 2.)

FORFEITURE ALLEGATION

8. As the result of committing the offenses in violation of Title 18, United States Code, Sections 1349, 1344, 1343, and 2, alleged in Counts 1 through 5 of this Indictment, ABEBA McCRAY, the defendant, shall forfeit to the United States, pursuant to 18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461, all property, real and personal, that constitutes or is derived from proceeds traceable to the commission of the offense.

(Title 18, United States Code, Section 981 and
Title 28, United States Code, Section 2461)



Foreperson



MICHAEL J. GARCIA

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

UNITED STATES OF AMERICA

- v -

ABEBA McCRAY,

Defendant.

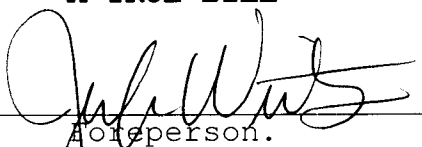
INDICTMENT

07 Cr.

(18 U.S.C. §§ 1349, 1344, 1343, 2)

MICHAEL J. GARCIA
United States Attorney.

A TRUE BILL


Foreperson.

10/9/07
to
All Sat Oct 11-1-03 A/W ordered.
The case is assigned to Judge Polster
for all purposes

